

United States Bankruptcy Court
District of MarylandIn re:
Nathan Anthony Church
DebtorCase No. 13-18858-NVA
Chapter 7

CERTIFICATE OF NOTICE

District/off: 0416-1

User: admin
Form ID: B18autoPage 1 of 2
Total Noticed: 14

Date Rcvd: Aug 21, 2013

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Aug 23, 2013.

db +Nathan Anthony Church, 62 Barnacle Ct, Essex, MD 21221-3029
 28128193 +Comptroller of the Treasury, Compliance Division, Room 409, 301 W. Preston Street, Baltimore, MD 21201-2305
 28128196 +Deputy County Attorney, Baltimore County Office of Law, 400 Washington Avenue, 2nd Floor, Towson, MD 21204-4606
 28128171 +Fair Collections & Out, 12304 Baltimore Ave Unite E, Beltsville, MD 20705-1314
 28128174 +National Credit Adjust, PO Box 3023, Hutchinson, KS 67504-3023
 28128176 +State Of Md/ccu, 300 W Preston St Ste 503, Baltimore, MD 21201-2308
 28128195 +State of Maryland DLLR, Division of Unemployment Insurance, 1100 N. Eutaw Street, Room 401, Baltimore, MD 21201-2201
 28128194 Supervisor of Delin. Accts., Rm. 1 Municipal Building, Holliday & Lexington Streets, Baltimore, MD 21202

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

tr +EDI: QJJBELLINGER.COM Aug 21 2013 19:34:00 Joseph J. Bellinger, Offit Kurman, 300 E. Lombard Street, Suite 2010, Baltimore, MD 21202-3219
 28128169 +EDI: CINGMIDLAND.COM Aug 21 2013 19:34:00 AT & T Wireless, P.O. Box 536216, Atlanta, GA 30353-6216
 28128170 +EDI: CAPITALONE.COM Aug 21 2013 19:33:00 Capital 1 Bank, Attn: Bankruptcy Dept., PO Box 30285, Salt Lake City, UT 84130-0285
 28128172 +EDI: MID8.COM Aug 21 2013 19:33:00 Midland Funding, 8875 Aero Dr, San Diego, CA 92123-2255
 28128173 +E-mail/Text: collections@mecu.com Aug 21 2013 19:33:30 Municipal E Cu Baltimo, MECU of Baltimore, Inc., Attn. Bankruptcy Dept, 11th fl. 7 Redwoo, Baltimore, MD 21202-1115
 28128175 +E-mail/Text: colleen.atkinson@rmscollect.com Aug 21 2013 19:33:31 Receivable Management, 7206 Hull Street Rd Ste, North Chesterfield, VA 23235-5826

TOTAL: 6

***** BYPASSED RECIPIENTS *****

NONE.

TOTAL: 0

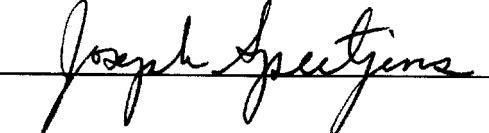
Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
 USPS regulations require that automation-compatible mail display the correct ZIP.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 9): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Aug 23, 2013

Signature:



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The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on August 21, 2013 at the address(es) listed below:

Joseph J. Bellinger trustee@offitkurman.com, jjbellinger@ecf.epiqsystems.com
Sonila Isak sonila@isaklaw.com

TOTAL: 2

Entered: August 21, 2013
Signed: August 21, 2013

SO ORDERED



Nancy V. Alquist
NANCY V. ALQUIST
U. S. BANKRUPTCY JUDGE

**IN THE UNITED STATES BANKRUPTCY COURT
FOR THE DISTRICT OF MARYLAND
at Baltimore**

Case No.: 13-18858 - NVA Chapter: 7

In re: Debtor(s) (name(s) used by the debtor(s) in the last 8 years, including married, maiden, trade, and address):

Nathan Anthony Church
debtor has no known aliases
62 Barnacle Ct
Essex, MD 21221

Social Security / Individual Taxpayer ID No.:
xxx-xx-2992

Employer Tax ID / Other nos.:

**ORDER GRANTING
DISCHARGE OF DEBTOR**

It appearing that the debtor is entitled to a discharge,

ORDERED, that the debtor is granted a discharge under section 727 of title 11, United States Code, (the Bankruptcy Code).

B18auto - admin

End of Order

SEE THE BACK OF THIS ORDER FOR IMPORTANT INFORMATION.

**EXPLANATION OF BANKRUPTCY DISCHARGE
IN A CHAPTER 7 CASE**

This court order grants a discharge to the person named as the debtor. It is not a dismissal of the case and it does not determine how much money, if any, the trustee will pay to creditors.

Collection of Discharged Debts Prohibited

The discharge prohibits any attempt to collect from the debtor a debt that has been discharged. For example, a creditor is not permitted to contact a debtor by mail, phone, or otherwise, to file or continue a lawsuit, to attach wages or other property, or to take any other action to collect a discharged debt from the debtor. [*In a case involving community property:* There are also special rules that protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.] A creditor who violates this order can be required to pay damages and attorney's fees to the debtor.

However, a creditor may have the right to enforce a valid lien, such as a mortgage or security interest, against the debtor's property after the bankruptcy, if that lien was not avoided or eliminated in the bankruptcy case. Also, a debtor may voluntarily pay any debt that has been discharged.

Debts That are Discharged

The chapter 7 discharge order eliminates a debtor's legal obligation to pay a debt that is discharged. Most, but not all, types of debts are discharged if the debt existed on the date the bankruptcy case was filed. (If this case was begun under a different chapter of the Bankruptcy Code and converted to chapter 7, the discharge applies to debts owed when the bankruptcy case was converted.)

Debts That are Not Discharged

Some of the common types of debts which are not discharged in a chapter 7 bankruptcy case are:

- a. Debts for most taxes;
- b. Debts incurred to pay nondischargeable taxes;
- c. Debts that are domestic support obligations;
- d. Debts for most student loans;
- e. Debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- f. Debts for personal injuries or death caused by the debtor's operation of a motor vehicle, vessel, or aircraft while intoxicated;
- g. Some debts which were not properly listed by the debtor;
- h. Debts that the bankruptcy court specifically has decided or will decide in this bankruptcy case are not discharged;
- i. Debts for which the debtor has given up the discharge protections by signing a reaffirmation agreement in compliance with the Bankruptcy Code requirements for reaffirmation of debts; and
- j. Debts owed to certain pension, profit sharing, stock bonus, other retirement plans, or to the Thrift Savings Plan for federal employees for certain types of loans from these plans.

This information is only a general summary of the bankruptcy discharge. There are exceptions to these general rules. Because the law is complicated, you may want to consult an attorney to determine the exact effect of the discharge in this case.